### BMALLNESS OF TRADING BREAKS MARKET RECORD

Only 24,000 Shares Are Turned Over in Two Hours' Session of Stock Exchange.

TTENDANCE MERE HANDFUL

'all Street Has Its Eyes to the Front and Expects 1915 to Prove Good Year—Many Indications That Worst of Storm Is Over.

NEW YORK, December 26 .- To-day's two

NEW YORK, December 25.—To-day's two ours' session in the stock market broke il previous records for smallness of trading y a turnover of only 24,600 shares. Combission houses were without clients, and any brokers falled even to appear at their filces. The attendance on the floor was but mere handful.

The Stock Exchange has been open for rading for just two weeks, and in a few ays the long period of idleness and the omplications that strangled business will be referred to as the events of last year. Juliness during the next week is to be exected, but Wall Street ever has "eyes to be front," and the promises of 1915 illumine he horizon.

he front," and the promises of 1915 illumine he horizon
No tariff tinkering threatens to distress ussiness, and currency legislation has been ettled for some lime to come. The changed ititude of the interstate Commerce Comission towards the railroads is probably he most important of recent blessings.
Railroad earnings no doubt will continue to effect the upset conditions in business, and ome further reductions in dividends are locked for. This has already been discount d, and the next substantial move is exected to foreshadow improvement. The lod Lot Review sums up the outlook thus: "During the period in which the New York took Exchange was closed, Wall Street nderwent a trial which has resulted in fenting a progressive spirit and a willing, east to work hard, which must inevitably ave its effect on the future. If, as we beserve, Wall Street in the long run is an acturate reflector of conditions throughout the ountry, it seems fair to assume that Amercan business generally is in a similarly seating state."

can business generally is in a similarly ealthy state."

Rock Island common sold at I to-day. To-norrow will mark the fifth anniversary of he "bad spasm," which occured when this tock opened at 25% and in eight minutes old up to SI, and I i four minutes more sack to 26, on December 27, 1359. This neident sent a chill down the spine of very Wall Street bull at the time, and Rock sland never recovered from the evil effects if some one's blunder. Fifteen brokers, each eith an order to buy 1.00 shares, started the lot. Selling orders miscarried. The adance was conceded to have been a serious mistake and Judge Moore was quoted as sying. I regret the inclient, if am only interested in improving the property."

This "improvement" has carried the price ery close to nothing at all, and unless the man responsible for the mismanagement considers will be wiped out.

Coal slocks were strong on reports of a old wave that extended from the Rocky Jountains to the Atlantic Coast. Reading old for 140% to 1424, and Erie gained 2, leet Sugar advanced a point. All transactions in Steel were at the minimum, 4, opper shares showed a better tone. Amaignment of the search of the searc

NEW YORK, December 25.—With its meagre output of about 21,000 shares of tocks, to-day's session of the Stock Exhange was the record for duliness of any saif-holiday in fourteen years. Opening rices were mostly lower, United States feel and Southern Pacific again selling the lowest prices permitted under the xisting rules, while other prominent issues manifested heavier tendencies. Improvement was noted in the final hour teading, Lehigh Valley, Union Pacific and ther high-priced railroad stocks gained 1 to points over Thursday's close, on buying hat came principally from the short increat. Of the leaders Steel alone failed o better its position, advancing the smallest raction over its minimum. Outside news bore indirectly upon financial narkets, advices in the dry goods and the extile trades, however, being of a more accouraging tendency. Early trade in re-

Outside news bore indirectly upon financial larkets, advices in the dry goods and the extile trades, however, being of a more neouraging tendency. Early trade in reall lines derived some impetus from the lore seasonable weather, but bank clearings learly show a marked falling off in comarison with the corresponding period of 112.

NEW YORK, December 25.—Mercantile pa-ir 46442. Sterling exchange, heavy; sixty-ty bills, \$1,820; for cables, \$4,8625; for de-and, \$4,828. Bar silver, 4834. Mexican

BOND LIST

Miantic Coast Line 1st is (bid).

Miantic Coast Line L and N 4s (bid).

Miantic Coast Line ev is (in Battimore) (bid).

Inesapeake and Ohlo, conv. 4½s.

Ingget and Myers. is (bid).

Jesapeake and Ohlo, conv. 4½s.

Jegget and Myers. is (bid).

Jeaboard Air Line adj. is.

Jegget and Western conv. 4½s.

Jeaboard Air Line. adj. is.

Jeab 

NEW YORK PRODUCE MARKET. NEW YORK, December 26.—The sugar and attonueed oil markets and the Cotton and offee Exchanges were closed to-day. Butter, nrm. Cheese steady, unchanged. ELGIN, ILL., December 26.—Butter, 36

LOCAL MARKET QUOTATIONS. (Furnished by Levy Commission Co.)
Richmond, Va., December 26, 1914.
LIVE POULTRY.
dekens, choice, small, lb...... 13 @ 14

hickens, choice, medium, ib. hickens, large, ib. lens, per lb. lens, per lb. lens, per lb. lesse, fat. large, each. lesse, fat. large, each. lesse, small, each. loucks, large, young, lb. ld @ loucks, small, young, lb. ld @ loucks, small, young, lb. ld @ loucks, small, young, lb.	18 13 11 40 80 75 15 13 16
iens, per lb	11 40 80 75 15 13
loosters, each	40 80 75 15 13
Jeese, fat, large, each	75 15 13
Jeese, small, each	15 13
Ducks, large, young, lb 14 @ Ducks, small, young, lb 12 @	13
Surkeys Ib 12 @	
	16
Curkeys, Ib @	
DRESSED POULTRY.	
Curkeys, choice, per 15	20
Curkeys, poor or thin	17
Thinkens abalas	16
	15
jeese	17
EGGS-Crated.	14
	82
n crates, near-by, fresh, doz.	33
BUTTER.	00
family, choice, fresh, Ib 23 @	26
Merchants', fair, per lb	20
LIVE STOCK.	20
Yeals, choice to fancy the	10
Veals, poor to fair, lb 8 @	
Veals, poor to fair, lb	7
Calves, runners, per lb	8
ambs, spring, lb 7 @	
cattle, fair to prime, per lb 6 @	7
logs, 1b 7 @	•
COUNTRY-CURED BACON	
dams, well smoked, small, lb. 22 @	23
lams, well smoked, targe. 1b.	20
ildes, well smoked, per lb 16 @ ihoulders, well smoked, lb 16 @	17
shoulders, well smoked, lb 16 @	17
HIDES.	
Ory filnt, lb	24
Ory salt, 1b	22
Freen, salt, per lb	17
Jreen, Ib	18
Green, damaged, per lb 10 @	11
Freen, sait, per lb.	6
MARKET CONDITIONS.	23
There is practically no decisions.	
There is practically no demand for	
of above produce, except turkeys, eggs, er and hides.	but-
et and muss.	

CHICAGO GRAIN MARKET. CHICAGO GRAIN MARKET.
CHICAGO. December 26.—Wheat to-day ose to \$1.30\% a bushel for May delivery, the lighest since September, when, owing to war xcitement, the price touched \$1.32\$. Signs of increased difficulty of obtaining supplies first-hand were responsible for the new uppurn in prices. The close was strong at 1\% to 1\%, and provisions 10 to 27\%c.
\$\frac{1}{2}\$ to \$\frac{1}{2}\$, and provisions 10 to 27\%c.
Leading futures ranged as follows:

Leading futures ranged as follows: Open. High. Low. Close. ATS-Por bushel. 49% 54% 1914 1944 53% 51% May ARD-Per 103 lbs.

#### Official Range and Sale of Stocks in New York

| BY THOMAS BRANCH & CO. | Closing | Stock | Open | High | Low | Bid | Asked | Stock | 100 Alish-Chalmers | 743 | 243 | 243 | 245 | 243 | 25 | Alish-Chalmers | 743 | 243 | 244 | 243 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 | 244 | 25 BY THOMAS BRANCH & CO., Bankers and Brokers. | Bankers and Brokers. | Commonstrate | Closing | Closing | Closing | Closing | Commonstrate | C 140g 1424 140g 141g 141Z

January 19 25 19 45 19 25 19 45 May 19 69 19 67 19 57 19 67 SHORT RIPS-Per 109 lbs.

January 19 15 10 17 19 15 10 25 May 19 15 10 52 10 52 10 59 19 47 19 99 Cash grain: Wheat. No. 2 red. 1264, 20 254 Purchase No. 2 hard, 1264, 20 254; No. 2 hard, 1264, 20 254; No. 2 yellow, 673, 46 634, . Oats, standard, 264, 46 2042. 10 45 10 57 10 67 ROCKEFELLER FOUNDATION

RICHMOND GRAIN MARKET. Richmond, Va., December 26, 1914 WHOLESALE QUOTATIONS ON 'CHANGE.

 Virginia, bag lots, white
 13 gr
 15

 Corn on the cob.
 70 gr
 73

 OATS—Car lots.
 6 5
 8

 No. 2 mixed
 52 gr
 8

 No. 3 mixed
 52 gr
 9

 No. 2 white
 13 gr
 10

 Winter seed, bag lots
 6 gr
 65

 RVE—Car lots
 8
 10
 6

 No. 2 rye
 2 rye
 1 10
 6

 No. 3 rye
 1 65 gr
 1 10
 1 10
 1 10

 Virginia, bag lots
 1 03 gr
 1 05
 1 05
 1 05

RICHMOND HAY MARKET. Richmond, Va., December 26, 1914.

Shipstuff, winter... Bran, winter... Shipstuff, spring... Bran, spring...

CHICAGO LIVE STOCK MARKET. CHICAGO LIVE STOCK MARKET.

CHICAGO, December 26.—Hogs, higher;
bulk \$7.55.9\$1.25; light, \$6.569\$7.25; mixed.

\$6.509\$7.25; heavy \$6.809\$7.25; rough, \$6.809\$

\$7.\$5.5; pigs, \$5.509\$7.20. Cattle strong,
tive steers, \$5.50\$12.90; Western, \$5.50\$12.50;
cows and helfers, \$3.259\$5.20; caives, \$7.50\$

\$19.60. Sheep, strong, Sheep, \$5.50\$45.50;
yearlings, \$6.50\$\$7.35. Lambs, \$6.50\$45.50;

RICHMOND LIVE STOCK MARKET.

RICHMOND LIVE STOCK MARKET.

(Sales at Union Stock Yards.)

Richmond, Va., December 25, 1914.

Best steers, 7½ to 8; medium to good, 6½ to 7½; common to fair, 5½ to 6; best helfers, 5 to 6½; medium to good, 5½ to 6; common to fair, 4½ to 5; best cows, 5½ to 5½; medium to good, 4½ to 5; common to fair, 3 to 4; best oxen, 6 to 6½; common to fair, 4 to 5½; best oxen, 6 to 6½; common to fair, 4 to 5½; cows and calves, 5½ to 5½; best hops, 7½; light, 7 to 7½; sows and stags, 4½ to 6½; test sheep; 5 to 6; medium to good, 4½ to 5½; common to fair, 3½ to 4½; lambs, 7 to 8. n to fair, 31/2 to 41/2; lambs, 7 to \$.

MISCELLANEOUS MARKETS

NAVAL STORES. SAVANNAH, GA., December 26.-Naval

NEW YORK, December 26.—Nearly all the leading primary dry goods houses were

Reserve Bank Statement.

Reserve Bank Statement.

WASHINGTON. December 26.—The weekly statement of the twelve Federal reserve banks at the close of business December 24 shows a slight locrease in reserve deposits and a slight decrease in loans and discounts. The statement follows:

Reserves:

Gold coin and certificates, \$232,588,600.

Legal tender notes, sliver certificates and subsidiary coin, \$26,748,600.

Total, \$238,316,000.

Billis discounted and loans:
Maturities within thirty days, \$4,102,000.
Others, \$1,700,000.
Others, \$1,700,000.
Total, \$28,52,000.

All other resurces \$4,815,600.

Total resources, \$271,683,000.

Itabilities:
Capital paid in, \$18,050,000.
Reserve deposits, \$249,786,000.
Federal reserve notes in circulation (net amount), \$3,817,600.

Total inbilities, \$271,683,000.
Gold reserve against all liabilities, 91,7 per cent. reserve against all Habilities, 101.8

Bank Statement.

NEW YORK, December 26.—The statement of the actual condition of clearing-house banks and trust companies for the week shows that they hold \$117,121,200 reserve in excess of legal requirements. This is a decrease of \$8,176,780 from last week.

Actual condition:
Loans etc., \$2,179,087,060; increase, \$711,000, Reserve in own vaults, \$328,416,000, of which \$259,524,00 is specie; decrease, \$10,271,000, Reserve in Pederal reserve vaults, \$98,499,000; increase, \$3,186,000,
Reserve in Other depositaries, \$31,472,000; decrease, \$215,000.

Net demand deposits, \$1,980,173,000; increase, \$4,573,000.

Lime deposits, \$33,487,000; decrease, \$4,573,000.

Circulation, \$52,567,000; decrease, \$4,261,000.

Aggregate reserve, \$438,387,000.

Excess reserve, \$117,121,200; decrease, \$4,761,000.

Summary of State banks and trust companies in Greater New York, not included in clearing-house statement:
Loans, etc., \$561,887,100; increase, \$4,205,000, Specie, \$42,688,300; increase, \$193,000.

Legal tenders, \$12,267,300; increase, \$3,500, Total deposits, \$644,754,000; increase, \$3,500.

Total companies can yaults, \$11,222,900.

Bank cash reserve in vaults, \$11,222,800 Trust companies cash reserve in vau \$43,732,800

BIG BUYER OF CASH WHEAT

of cash article by the Rockefeller Founday Times-Dispatch. dation. Buyers held off in cash part of the day, but they were eager to

dation. Buyers held off in cash part of the day, but they were eager to secure wheat late. Besides the roundation, thirty loads were taken to go out it taken by the Rockefeller Foundation. thirty loads were taken to go out it the Gulf. In all positions cash wheat sales were 750,000 bushels.

The wheat market reached new ground to-day with December selling up, as high as 127.5-8, May at 130.5-8, 43-4, and July at 121.2. There are many ardent believers in wheat. Some of them say this grain will reach \$1,50, with the war continuing for a few months longer, possibly higher. The conservative advance the opinion they have unable to see where any direct where may be brought upon the summer will be been any of the summer of them say the summer of them supporters of prices when support is needed. They believe that while there may be recessions from time to time, these declines will be only momentary, and that any buying were a little larger than the previous week at 7,650,000 bushels, and they were considerably larger than the corresponding week a year ago. Net advances for wheat at Chicago to-day were all the larger than the previous week at 7,650,000 bushels, and they were considerably larger than the corresponding week a year ago. Net advances for wheat at Chicago to-day were 1 1-4 to 1 5-80.

Western receive would case off somewhat, fails prices would case off somewhat, fails prices would case off somewhat, fails of 13-4 to 1 18.8.

Out the Virginia exhibit at the Panama Exposition to be pulled off somewhere in California next Vear. A correspondent wants to know the Virginia exhibit at the Panama Exposition to be public of to the virginia exhibit at the Panama Exposition to be public off on the Virginia exhibit at the Panama Exposition to be public off other having wheat it all both the Virginia exhibit at the Panama Exposition to be public off other having wheat all the other virginia will about the Virginia exhibit at the Panama Exposition to be public of tother in California next Vear. A correspondent what it wil

Curb Trading Is Dull. NEW YORK, December 26.—Trading on the curb to-day was dull and without particular feature. There was some activity in the mining group, but prices dld not show material changes from the previous closing.

GERMAN ATTACKS

Weekly Cotton Goods Review.

NEW YORK, December 28.—In some directions cotton goods markets have stiffened 2 little. Discounts on while sheeting have been shortened 25 per cent, and some lines of bleached cottons have advanced 4c a yard. Wide print cloths are firmer, and mills are less willing to accept current bids for contracts to begin in July.

One of the leading Eastern lines of staple ginghams has been priced at 3k for the success of the battle with English and Indian Contingents near St. Hubert can be better judged to-day. Hubert can be be

Cales.

One of the most satisfactory features has been the receipt of shipping instructions for goods for China. About 1,000 bales of standards of the structions for sheetings for Red Sea ports.

A few small Chinese orders also came in Southern hostery mills making cotton bundle socks, have received orders for 2,000,000 pairs for export.

Prices on cotton goods are quoted as follows: Print cloths, 25-lnch, 6ix6is, 25 cents; 6ix6is, 24 cents; 35½-inch, 6ix6is, 25 cents; 5ix6os, 24 cents; 35½-inch, 6ix6is, 25 cents; 5ix6os, 24 cents; staple ginhams, 65 cents; staple prints, 4½ cents; dress ging hams, 54 cents.

village. No troops were stationed at this place; there was only a hospital, which was plainly marked. No damage of consequence was done. In reply to this aerial attack, and also the throw-ing of bombs on the open town of Freiburg, which is not defended and outside the zone of operations, German airmen threw medium-sized bombs into the outskirts of Nancy.

the outskirts of Naney.

"Russian attacks in the vicinity of Lotzen have been repulsed, and we took 1,000 prisoners. In North Poland, to the east of the Vistula, the situation remains unchanged. We have ceased our attacks on the Bzura River. On the right bank of the Pilica, to the southeast of Tomaszow, our offensive has been successful. Further to the south the situation remains unthe situation remains

VIEWS AND NEAR VIEWS:

HINTS AND SUGGESTIONS

Market Up—Thirty Londs Taken for Gulf.

(Continued from Second Page.)

Industrial Section do that kind of thing, and it may be that this Bruns. [Special to The Times-Dispatch.] wick County farmer, living on a rural CHICAGO, December 26 .- The feature delivery route, does not always read of wheat to day, which held the market the Industrial Section, which is a part, up, was the purchase of a round lot an important part, of the great Sun-

Join the Christmas Savings Society

of the Broadway Bank

Now!

It means a merrier Christmas next year! Choose the amount you wish to start with, as fol-

Deposit 2c, increasing 2c each Deposit 5c, increasing 5c each

Deposit 25c each week. Deposit 50c each week. Deposit \$1.00 each week. Either amount selected will

give you a snug sum when you need it most. Starts December 28th. Closes February 1st. Call or write for further in-

formation and join TO-DAY. BROADWAY National Bank

Fifteenth and Main Streets. Member Federal Reserve Bank.

Place Your January Dividends In One or More of Our

SIX PER CENT. CERTIFICATES Issued in Denominations of \$50.00, \$100.00, \$500.00 and \$1,000.00

Interest January and July. Fidelity Loan and Savings Co. (Incorporated)

Chamber of Commerce Building.

RESOURCES ......\$427,000.00 Member American Bankers' Association.

Everything a gone up except you car ride.

That's cheaper than it was when your 1891 nickel was coined.

Two decades have brought you better, faster and more comfortable cars, greater transfer privileges, miles and miles of new track that didn't exist then. Your 1891 nickel pays your fare in 1814 between any two of a score or more extremities of the Atlanta street railway system.

BUILDING OPERATIONS FOR THE GOOD YEAR AHEAD

(Continued from Second Page.) man, and knows a good thing when he sees it. He had little or no trouble in organizing the company that is to ment house at the corner of Fifth and Grace Streets.

The plans have been all completed through Carneal & Johnson, the well-known architects, and their plan of the building has been accepted by the syndicate. The call for bids on the building is now created by the syndicate.

syndicate. The call for bids on the building is now open to contractors, and there is no doubt of the fact that all of the contracts will be signed, sealed and delivered before the new year dawns.

The plan of the architects calls for the expenditure of \$150,000 for the building alone, and it is distinctly understood that it shall be fireproof and modern in all respects, with all of the elevator, heating, fireproof, and other arrangements that pertain to a modern, twentieth century apartment house. The arrangements have been made for the commencement of the building early in the new year, and its completion in good time for occupancy the first of September next. pancy the first of September next.

> RICHMOND TRUST SAVINGS COMPANY

ISN'T THIS

While you are summing up the business affairs of the closing year, isn't this the time to have a thought about your estate in the event of death?

It is our business to administer wills, to act as guardian or trustee, and, if de-sired, to join with some person you may care to name as co-administrator.

Our attorneys draw the will, free of expense to you.

One Million Dollars Capital

FINANCIAL.

HENRY S. HUTZLER & CO. BANKERS SOLICIT YOUR PATRONAGE IN ALL LINES OF GENERAL BANKING. INTEREST ALLOWED ON SAVINGS ACCOUNTS.

### First National Bank

MAIN AND NINTH.

Capital and Surplus . \$ 3,000,000 Deposits . 13,375,000 Resources Over 20,000,000

Established 1865.

Capital, \$1,000,000.00.

Surplus, \$1,000,000.00.

### We Often Hear

Men jocularly remark that their wives would be better off financially if they (the husbands) were dead.

Wonder how many of these men know what their wives would get if they should die without a will! How many of those who think they know have failed to take advantage of the opportunities offered by a strong trust company as executor!

Perhaps we could help you solve some of the problems that perplex you. Confidential interviews invited without obligation on your part.

## Old Dominion Trust Co.

Strongest Trust Company in the South Atlantic States

Christmas Savers Xmas Savings Club

Starts Monday, December 28, 1914

ONLY THREE WEEKS IN WHICH TO JOIN. MEMBERSHIP ROLLS CLOSE SATURDAY, JAN. 16, 1915.

Three years ago the Richmond Bank and Trust Company originated the Xmas Savings Club for this city, the plan embracing regular weekly savings, ranging from 1c to \$5.00. The idea was a pronounced success from the very start.

#### OUR RECORD

No. Accounts Amount Saved First Year, 1912 ..... 4,016 \$ 52,000.00 Second Year, 1913 ..... 7.519 150,000.00 Third Year 1914 - - - 8,023 180,000.00

### YOU PAY IN

Class 2 Class 2-A Class 5 Class C Class D Class B First Week ... .02 \$2.45 .50 \$1.00 Second Week. .10 2.40 .50 1.00 Third Week . .06 2.35 .50 1.00 Fourth Week. 2.30 .50 And so on for 59 weeks, and on December 11 we \$24.50 1.00 \$61,25 \$61.25 \$12.25 \$24.50 \$49.00 mail you our check for.....

Plus 3 Per Cent Interest.

JOIN ONE OR ALL OF THE CLASSES. HAVE EVERY MEMBER OF YOUR FAMILY JOIN. AN EASY AND SURE WAY TO HAVE MONEY FOR CHRISTMAS.

Open Until 3 P. M. on Saturdays

# Richmond Bank and Trust Co.

Northwest Cor. Main and 11th Streets

"The Original Xmas Savings Bank."

"We Lead, Others Follow."